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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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09/592,086

06/12/2000

Richard Marc Libman

LPL-0008 P3

6844

49637 7590 10/31/2008

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EXAMINER

ALVAREZ, RAQUEL

ART UNIT

PAPER NUMBER

3688

MAIL DATE

DELIVERY MODE

10/31/2008

PAPER

**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

<b>Advisory Action</b> <b>Before the Filing of an Appeal Brief</b>	<b>Application No.</b> 09/592,086	<b>Applicant(s)</b> LIBMAN, RICHARD MARC	
	<b>Examiner</b> Raquel Alvarez	<b>Art Unit</b> 3688	

**--The MAILING DATE of this communication appears on the cover sheet with the correspondence address --**

THE REPLY FILED 20 October 2008 FAILS TO PLACE THIS APPLICATION IN CONDITION FOR ALLOWANCE.

1. ☒ The reply was filed after a final rejection, but prior to or on the same day as filing a Notice of Appeal. To avoid abandonment of this application, applicant must timely file one of the following replies: (1) an amendment, affidavit, or other evidence, which places the application in condition for allowance; (2) a Notice of Appeal (with appeal fee) in compliance with 37 CFR 41.31; or (3) a Request for Continued Examination (RCE) in compliance with 37 CFR 1.114. The reply must be filed within one of the following time periods:

- a) ☐ The period for reply expires \_\_\_\_\_ months from the mailing date of the final rejection.
- b) ☒ The period for reply expires on: (1) the mailing date of this Advisory Action, or (2) the date set forth in the final rejection, whichever is later. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of the final rejection.

Examiner Note: If box 1 is checked, check either box (a) or (b). ONLY CHECK BOX (b) WHEN THE FIRST REPLY WAS FILED WITHIN TWO MONTHS OF THE FINAL REJECTION. See MPEP 706.07(f).

Extensions of time may be obtained under 37 CFR 1.136(a). The date on which the petition under 37 CFR 1.136(a) and the appropriate extension fee have been filed is the date for purposes of determining the period of extension and the corresponding amount of the fee. The appropriate extension fee under 37 CFR 1.17(a) is calculated from: (1) the expiration date of the shortened statutory period for reply originally set in the final Office action; or (2) as set forth in (b) above, if checked. Any reply received by the Office later than three months after the mailing date of the final rejection, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

#### NOTICE OF APPEAL

2. ☐ The Notice of Appeal was filed on \_\_\_\_\_. A brief in compliance with 37 CFR 41.37 must be filed within two months of the date of filing the Notice of Appeal (37 CFR 41.37(a)), or any extension thereof (37 CFR 41.37(e)), to avoid dismissal of the appeal. Since a Notice of Appeal has been filed, any reply must be filed within the time period set forth in 37 CFR 41.37(a).

#### AMENDMENTS

3. ☐ The proposed amendment(s) filed after a final rejection, but prior to the date of filing a brief, will not be entered because:
- a) ☐ They raise new issues that would require further consideration and/or search (see NOTE below);
- b) ☐ They raise the issue of new matter (see NOTE below);
- c) ☐ They are not deemed to place the application in better form for appeal by materially reducing or simplifying the issues for appeal; and/or
- d) ☐ They present additional claims without canceling a corresponding number of finally rejected claims.

NOTE: \_\_\_\_\_. (See 37 CFR 1.116 and 41.33(a)).

4. ☐ The amendments are not in compliance with 37 CFR 1.121. See attached Notice of Non-Compliant Amendment (PTOL-324).
5. ☐ Applicant's reply has overcome the following rejection(s): \_\_\_\_\_.
6. ☐ Newly proposed or amended claim(s) \_\_\_\_\_ would be allowable if submitted in a separate, timely filed amendment canceling the non-allowable claim(s).
7. ☒ For purposes of appeal, the proposed amendment(s): a) ☐ will not be entered, or b) ☒ will be entered and an explanation of how the new or amended claims would be rejected is provided below or appended.
- The status of the claim(s) is (or will be) as follows:
- Claim(s) allowed: \_\_\_\_\_.
- Claim(s) objected to: \_\_\_\_\_.
- Claim(s) rejected: 1-159,164-166,168-170,179,180,182,185-187,189,190,194,195,197,200-202,206,209 and 210.
- Claim(s) withdrawn from consideration: \_\_\_\_\_.

#### AFFIDAVIT OR OTHER EVIDENCE

8. ☐ The affidavit or other evidence filed after a final action, but before or on the date of filing a Notice of Appeal will not be entered because applicant failed to provide a showing of good and sufficient reasons why the affidavit or other evidence is necessary and was not earlier presented. See 37 CFR 1.116(e).
9. ☐ The affidavit or other evidence filed after the date of filing a Notice of Appeal, but prior to the date of filing a brief, will not be entered because the affidavit or other evidence failed to overcome all rejections under appeal and/or appellant fails to provide a showing a good and sufficient reasons why it is necessary and was not earlier presented. See 37 CFR 41.33(d)(1).
10. ☐ The affidavit or other evidence is entered. An explanation of the status of the claims after entry is below or attached.

#### REQUEST FOR RECONSIDERATION/OTHER

11. ☒ The request for reconsideration has been considered but does NOT place the application in condition for allowance because:  
See Continuation Sheet.
12. ☐ Note the attached Information Disclosure Statement(s). (PTO/SB/08) Paper No(s). \_\_\_\_\_
13. ☐ Other: \_\_\_\_\_.

/Raquel Alvarez/  
 Primary Examiner, Art Unit 3688

Continuation of 11. does NOT place the application in condition for allowance because: Applicant argues that in Ryan a processor is not used to determine whether to offer a product to a specific entity. The Examiner wants to point out that although in Ryan, the information about the user can be manually inputted into the system, Ryan uses a computer processor to consider the inputted data (Figure 7) in order to determine if based on the client data, the user should be offered a particular financial product/life insurance policy. The computer processor in Ryan, calculates an insurance policy for the client/user based on the information about the user/client. Applicant argues that in Ryan a determination has already been made whether to offer a product to a user. The Examiner disagrees with Applicant because in Ryan the information about the user is used to determine whether to offer or not to offer a particular insurance product to the user therefore the determination is not pre-made because the computer processor first has to receive the information about the user in order to determine if any product should be offered to that particular user.

Applicant argues that Ryan doesn't teach receiving variable information from at least two different databases. The Examiner disagrees with Applicant because in Ryan, the user personal information can be entered manually or can be obtained from various data table stored in various databases. In Block 140, the system retrieves information regarding the prospective insured (s)' from various stored tables.

Applicant argues that Ryan teaches away from variable information determination. The Examiner disagrees with Applicant because Ryan teaches varying the amount (variable information) on the insurance policy based on the user's personal information. Therefore contrary, to Applicant's arguments, Ryan doesn't teach away from variable information.

With respect to automatically composing the variable information. The Examiner wants to point out that Ryan teaches based on the user's information automatically displaying a customized insurance policy with different amounts and terms based on the user's information. The display in itself is the output that is automatically displayed to the user based on the user's data.

Applicant argues that Ryan doesn't teach producing high volume offers in an automated manner. The Examiner disagrees with Applicant because Ryan teaches automating the process of delivering financial products such as insurance policies to users based on the user's personal information.